

CLAIMS

What is claimed is:

- 1 1. A system for payment between buyers and sellers comprising:
2 an interface between at least one seller and a central system;
3 at least one unified shopping cart;
4 a checkout application capable of allowing at least one buyer to purchase products at at
5 least one sellers' site in a checkout process;
6 a security architecture capable of linking the buyers and the sellers to the system wherein
7 the security architecture is capable of keeping track of multiple sessions that are opened
8 and closed during the checkout process; and
9 authentication architecture capable of providing authentication and access control.
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1 6. The system of Claim 1 wherein the system is capable of providing validation of at least
2 one seller through private/public key pair rings and the digital signatures.

1 7. The system of Claim 1 wherein the system is capable of tracking multiple buys across
2 different seller sites by the same buyer.

1 8. The system of Claim 1 wherein the system is capable of tracking group buying of the
2 same product from the same ^{seller} ~~Seller~~ through different buyers.

1 9. The system of Claim 1 wherein the system is capable of handling multiple currencies.

10. The system of Claim 1 wherein the system is capable of tracking buying patterns to allow
the seller to streamline the advertisements during checkout.

11. The system of Claim 1 wherein the security architecture is capable of automatic encoding
of all data using special hashing routines.

12. The system of Claim 1 wherein the security architecture is capable of encrypting of the
same data for security against spoofing.

1 13. The system of Claim 1 wherein the system is capable of keeping track of inventory.

1 14. The system of Claim 1 wherein the system is capable of allowing for appropriate and
2 automatic updates to the seller's inventory system.

1 15. The system of Claim 1 wherein the checkout application is capable of tracking the
2 entered electronic wallet access information, and retrieving profile information.

1 16. The system of Claim 1 wherein at least a portion of the payments are selected from
2 payments through a cash account, payments through an ATM network, smart cards, payments
3 through third party electronic cash alternatives, private label cards, and credit cards.

1 17. The system of Claim 1 wherein the authentication architecture comprises a username,
2 password, and an authentication device, wherein the authentication device is selected from
3 software tokens, key chain tokens, a token capable of being read by a CD drive or Smart Card
4 Reader.

1 18. A method of using a system for payment between buyers and sellers comprising the steps
2 of:

- 3 (a) interfacing between at least one seller and a central system;
4 (b) providing at least one unified shopping cart;
5 (c) checking out at least one buyer purchasing products at at least one sellers' site in a
6 checkout process;
7 (d) providing a security architecture capable of linking the buyers and the sellers to
8 the system wherein the security architecture is capable of keeping track of multiple
9 sessions that are opened and closed during the checkout process; and
10 (e) providing an authentication architecture controlling authentication and access.

1 19. A stand-alone application using the system of Claim 1.

1 20. The stand-alone application of Claim 19, wherein user authentication and access control
2 as separate functions autonomous from the system.

1 21. The stand-alone application of Claim 19, wherein the authentication architecture is
2 Internet-based.

22. The stand-alone application of Claim 19, further comprising product authentication tools and architecture capable of providing software piracy management to software manufacturers distributing application products via CD-ROM or the Internet (electronic distribution) as separate functions autonomous from the system of Claim 1.